

WHAT IS CLAIMED IS:

1. A method for managing money of a customer who has an account in a plurality of financial institutions, comprising the steps of:

(a) storing in a storage device information about a predetermined money amount for said account, individual information of said customer, and information about said account in each of said financial institutions where said customer has said account;

(b) receiving information about pay-in from said customer;

(c) identifying said account in each of said financial institutions where said customer has said account, based on said information about said account of said customer in each of said financial institutions;

(d) enquiring to each of said financial institutions where said customer has said account, to receive information about an outstanding amount of said account in each of said financial institutions;

(e) identifying said outstanding amount of said account in each of said financial institutions based on said information about said outstanding amount, to determine a distribution pay-in money amount to be distributed to said account in each of said financial institutions in such a manner that a post-pay-in outstanding amount obtained by adding said pay-

in money amount to said outstanding amount of said account may not exceed said predetermined money amount; and

(f) instructing to pay said determined distribution pay-in money amount for said account in each of said financial institutions.

2. The method according to claim 1, further comprising the steps of:

(g) paying said pay-in money amount into a common account that can retain money of a plurality of customers,

wherein said step (f) instructs to transfer said pay-in money amount from said common account to said account in each of said financial institutions.

3. The method according to claim 1, further comprising the steps of:

(g) identifying a financial institution where said customer has opened no account from a list stored in said storage device and said information about said account of each of said financial institution where said customer has said account, to transmit said individual information of said customer to said financial institution where said customer has opened no account and also request to open an account of said customer;

(h) receiving from said financial institution said information about said opened account of said customer; and

(i) additionally writing said received information about said account of said customer into said information about said account of said customer in said storage device.

4. The method according to claim 1, further comprising the steps of:

(g) paying said pay-in money amount into a virtual account assigned to each customer,

wherein said step (f) instructs to transfer said pay-in money amount from said virtual account to said account in each of said financial institutions.

5. The method according to claim 1, wherein said step (e) further comprises the steps of:

(g) subtracting said outstanding amount of said account from said predetermined amount, to calculate a shortage for each of said accounts in each of said financial institutions;

(h) deciding whether said pay-in money amount exceeds said shortage for each of said accounts in each of said financial institutions;

(i) if it is decided that said pay-in money amount does not exceed said shortage, determining said pay-in money amount to be a distribution pay-in money amount for said account;

(j) if it is decided that said pay-in money amount exceeds said shortage, determining said shortage to be said distribution pay-in money amount for said account; and

(k) if it is decided that said pay-in money amount exceeds said shortage, determining an amount obtained by subtracting said shortage from said pay-in money amount to be said pay-in money amount, to repeat from said step (h) to said step (i) on accounts other than said account for which said pay-in money amount is determined.

6. The method according to claim 5, wherein said step (e) determines said distribution pay-in money amount for said accounts in a descending order of said shortage.

7. The method according to claim 5, wherein if said pay-in money amount has a surplus as a result of determining said distribution pay-in money amount for all accounts of said customer, said step (e) adds said pay-in money amount surplus to said distribution pay-in money amount for an account in a financial institution having a smaller possibility of crashing.

8. The method according to claim 5, wherein if said pay-in money amount has a surplus as a result of determining said distribution pay-in money amount for all accounts of said customer, said step (e) divides said pay-in money amount surplus by the number of said accounts of said customer and adds an amount obtained by said division to said distribution pay-in money amount for each of said accounts.

9. A system for managing money of a customer who has an account in a plurality of financial

institutions, comprising:

a storage device for storing information about a predetermined money amount for said account, individual information of said customer, and information about said account in each of said financial institutions where said customer has said account;

a reception processing portion for receiving information about pay-in from said customer;

an account identification processing portion for identifying said account in each of said financial institutions where said customer has said account, based on said information about said account in each of said financial institutions where said customer has said account;

an outstanding amount confirmation processing portion for enquiring to each of said financial institutions where said customer has said account, to receive information about an outstanding amount of said account in each of said financial institutions;

a distribution processing portion for identifying said outstanding amount of said account in each of said financial institutions based on said information about said outstanding amount, to determine a distribution pay-in money amount to be distributed to said account in each of said financial institutions in such a manner that a post-pay-in outstanding amount obtained by adding said pay-in money amount to said

outstanding amount of said account may not exceed said predetermined amount; and

an instruction processing portion for instructing to pay said distribution pay-in money amount into said account in each of said financial institutions.

10. The system according to claim 9, wherein said predetermined money amount should be secured by a "pay-off" system.

11. A method for processing pay-in from a customer who has an account in a plurality of financial institutions, comprising the steps of:

(a) receiving information about pay-in to said account in said financial institutions;

(b) deciding whether said customer is registered as a person who distributes a pay-in money amount for one financial institution to said plurality of financial institutions;

(c) if said customer is registered as said person who distributes said pay-in money amount for said one financial institution to said plurality of financial institutions, transmitting said information about said pay-in to a money management system which manages said account of said customer in said plurality of financial institutions;

(d) receiving from said money management system a request for transmission of a pay-in money amount identified by said information about said pay-

in, identification information of other money-transmission destination financial institutions, and information about said account of said customer in said other financial institutions; and

(e) transmitting said money to said other financial institutions based on said identification information of said other financial institutions and said information about said account of said customer in said other financial institutions.

12. The method according to claim 11, further comprising the steps of:

(f) storing in a storage device information about an amount predetermined for said account; and

(g) deciding whether a post-pay-in outstanding amount obtained by adding said pay-in money amount to an outstanding amount of said account of said customer in said financial institution exceeds said predetermined amount,

wherein if it is decided that said post-pay-in outstanding amount exceeds said predetermined amount, said step (c) transmits to said money management system said information about said pay-in or information containing a money amount obtained by subtracting said predetermined amount from said post-pay-in outstanding amount in place of said pay-in amount, as said information about said pay-in.

13. The method according to claim 11, wherein said step (c) transmits said information about said

pay-in to said money management system and also transmits said pay-in money amount to a management system that manages a common account capable of retaining money of a plurality of customers.

14. The method according to claim 11, further comprising the steps of:

(f) storing individual information of said customer in a storage device;

(g) receiving said individual information of said customer and a request for opening an account from said money management system;

(h) opening said account of said customer based on said individual information of said customer received; and

(i) transmitting information about said opened account to said money management system.

15. The method according to claim 11, wherein said step (b) decides whether an account identified by said information about said pay-in is a virtual account, to thus decide whether said customer is registered as a person who distributes pay-in money for one financial institution to a plurality of financial institutions.

16. A system for processing pay-in from a customer who has an account in a plurality of financial institutions, comprising:

a reception processing portion for receiving information about pay-in to said account;



a decision processing portion for deciding whether said customer is registered as a person who distributes pay-in money for one financial institution to a plurality of financial institutions;

a transmission processing portion for transmitting said information about said pay-in to a money management system who manages said account of said customer in said plurality of financial institutions if said customer is registered as said person who distributes said pay-in money for said one financial institution to said plurality of financial institutions;

a reception processing portion for receiving from said money management system a request for transmission of a pay-in money amount identified by said information about said pay-in, identification information of other money-transmission destination financial institutions, and information about accounts of said customer in said other financial institutions; and

a money-transmission processing portion for transmitting said pay-in money amount to said other financial institutions based on said identification information of said other financial institutions and said information about said account of said customer in said other financial institutions.

17. A method for managing money of a customer who has an account in a plurality of financial

institutions, comprising the steps of:

(a) storing in a storage device information about an account in each financial institution for each of said customers;

(b) receiving information about pay-out requested by said customer, from a financial institution to which said customer makes a pay-out request;

(c) identifying each of said financial institutions where said customer has said account, based on said information about said account;

(d) requesting each of said identified financial institutions to give information about an outstanding amount of said account of said customer;

(e) receiving said information about said outstanding amount from each of said financial institutions;

(f) determining an individual pay-out money amount to be paid out from each of said financial institutions based on said information about said outstanding amount, in such a manner that a total sum of said individual pay-out money amounts to be paid out from said financial institutions may become a pay-out money amount identified by said information about said pay-out; and

(g) instructing each of said financial institutions to transfer said determined individual pay-out money amount from said account in each of said

financial institutions to a financial institution to which said customer makes a pay-out request and also transmitting to each of said financial institutions identification information indicating that said pay-out is based on said information about said pay-out.

18. A method for processing pay-in to a pay-out destination customer from a pay-out source customer who has an account in a plurality of financial institutions, comprising the steps of:

(a) receiving an instruction for pay-in to said account of said pay-out destination customer in a financial institution for said accounts in a plurality of other financial institutions where said pay-out source customer has said account and identification information indicating that said pay-in instruction is of pay-in based on information about one pay-in operation by said pay-out source customer; and

(b) if said identification information indicates certain pay-in instructions, adding together pay-in money amounts due to said plurality of pay-in instructions identified by said identification information to provide a total sum and then paying said total sum money amount into said account of said customer of said pay-out destination customer in said financial institution on one occasion.

19. A method for managing money of a customer who has an account in a plurality of financial institutions, comprising the steps of:

(a) receiving information about transfer between at least one customer account in a pay-out source financial institution and at least one customer account in a pay-out destination; and

(b) if there is said financial institution which is common to at least one financial institution where said pay-out source customer has said account and at least one financial institution where said pay-out destination customer has an account, instructing transfer of money from said customer account of said pay-out source in said common financial institution to said customer account of said pay-out destination within predetermined respective amount limit ranges of a pay-out source outstanding amount and a pay-out destination outstanding amount preferentially over transfer of money from said customer account of said pay-out source to said customer account of said pay-out destination between said different financial institutions.

20. A method for outputting transaction particulars about a transaction between a customer and a financial institution from an output device, comprising the steps of:

(a) outputting from said output device a total sum money amount of individual money amounts paid into or paid out from said financial institution for each of said customers; and

(b) for a purpose of distribution or

concentration of said total sum money amount determined by a money management system that manages accounts of said customer in a plurality of financial institutions, outputting from said output device a name of said financial institution and said distributed or concentrated money amount for each of said financial institutions.